

EXHIBIT C

Benedetto Land Inc.

November 30, 2017

TO: Mr. Patrick Wiles

Farm Credit East

1281 Rte. 58

Riverhead, NY 11901

Subject: The refinance of 2822 River Road, Calverton NY 11933, as discussed along the following terms:

- In-house appraisal.
- 70% loan to value.
- 25 yrs. term.
- Interest rate: @ the current rate of interest of Farm Credit East less 1% at year end.
- Debt service paid monthly or bi/monthly (my preference) via direct debit from an account I will name.
- Pre-payment in whole or in part at any time without penalty.
- Mortgage taken by assignment from: Patch of Land LLC existing mortgage.

Yours truly,

Benedetto Land Inc.

By: Ralph Ciuffetelli

